



3624
#11
7/29/03

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Post Office as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on

Date:

Name:

Signature:

7-16-03
Melissa Spanzillo
Melissa Spanzillo
Clifford Chance US LLP

Docket No. 3499-132

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: David Lawrence

Filed: July 31, 2001

Group Art Unit: 3624

Serial No: 09/919,413

Examiner: Narayanswamy Subramanian

For: ONLINE TRANSACTION RISK MANAGEMENT

2ND SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RECEIVED

JUL 2 1 2003

GROUP 3600

Sir:

In order to comply with 37 CFR 1.97 and 1.98, attached hereto is a Form PTO-1449. Copies of the articles are also attached.

Applicants respectfully request the Examiner's consideration of the cited reference and entry into the record of this application and that it be cited of record in the prosecution history of the present application by initialing Form PTO-1449 next to the document. Such initialing is requested even if the Examiner does not consider a cited document to be sufficiently pertinent to use in a rejection, or otherwise does not consider it to be prior art for any reason, or even if the Examiner does not believe that the guidelines for citation have been fully complied with. This is requested so that each document becomes listed on the face of the patent issuing on the present application.

The present Information Disclosure Statement is being submitted in compliance with 37 CFR 1.56, but the citation of such document is not to be construed as an admission that such document is necessarily relevant or prior art. No representation is intended that the cited documents represent the results of a complete search, and it is anticipated that the Examiner, in the normal course of examination, will make an independent search and will determine the best prior art consistent with 37 CFR 1.104 and, in the course of each search, will review for relevance every document cited on the attached form even if not initialed.

The present Information Disclosure Statement is being submitted after a First Action, but prior to a Notice of Allowance or Final Rejection. Pursuant to 37 C.F.R. 1.97(e), it is certified that the none of the presently disclosed documents were cited in a communication from a foreign patent office in a counterpart foreign application more than three months prior to the date of submission of this Information Disclosure Statement. Accordingly, no additional fee is required for consideration of these documents. However, in the event that additional fees are due for consideration of these documents, the Commissioner is hereby authorized to charge such fee to Deposit Account No. 50-0521.

Respectfully submitted,

Date:

July 16, 2003

J.P. Kincart

Joseph P. Kincart

Reg. No. 43,716

Clifford Chance US LLP
200 Park Avenue
New York, NY 10166-0153
Telephone: (212) 878-3289

RECEIVED
JUL 21 2003
GROUP 3600